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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/024,990	12/19/2001	Antonius Adhi Wiryawan	OIC0262US	3673

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CAMPBELL STEPHENSON LLP
11401 CENTURY OAKS TERRACE
BLDG. H, SUITE 250
AUSTIN, TX 78758

EXAMINER	
JOHNSON, GREGORY L	

ART UNIT	PAPER NUMBER
3691	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/024,990	WIRYAWAN ET AL.	
	Examiner	Art Unit	
	GREGORY JOHNSON	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *30 March 2009*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-23* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-23* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *4/6/2009*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 4/6/2009 has been entered.

Status of Claims

2. Claims 1, 7, 13 and 18 have been amended. Claims 2-6, 8-12, 14-17 and 19-23 are as previously presented. Claims 1-23 are pending.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. Claims 1-4, 6-10 and 12-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson, Pat. No. 5,699,527 (hereinafter Davidson), in view of Hitchcock et al., Pat. No. 6,345,278 (hereinafter Hitchcock) and Daniels et al., Pat. No. 5,758,126 (hereinafter Daniels).

As to claims 1 and 7, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

- communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (Abstract; column 4, lines 18-22; col. 5, lines 2-12; and Fig. 1-2);
- receiving the commercial loan application data via the network communication link (col. 6, lines 62-65);
- storing the commercial loan application data in a storage device (col. 8, lines 24-27).

Davidson does not disclose the following limitation:

- communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface displays.

However, Hitchcock teaches a method for processing electronic application forms, such as a loan, wherein after an applicant completes an application, the data is

saved in a database and used for automatically populating fields in subsequent application forms. Hitchcock teaches that when the applicant subsequently applies to a different institution or to a different program within the same institution, a new application, customized for the different institution, is presented to the applicant. Information that was entered onto previously submitted applications is retrieved from the database and presented to the applicant as populated fields of the new application, so that the applicant is not required to enter information more than once (Abstract and col. 7, lines 18-29).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Hitchcock within Davidson for the motivation to provide an improved method for creating and processing customizable electronic forms, such as a loan application, and selective sharing of information between the customized forms (col. 2, lines 1-4).

Neither Davidson of Hitchcock discloses or teaches:

- the client system uses the portion of the commercial loan application data (i.e. simply interpreted as the data received by the client system) to pre-populate at least one data field of one of the plurality of user interface displays.

However, Daniels teaches an electronic forms application that presents a graphical user interface (GUI) on the display of a computer. Daniels teaches that when a user client receives a communication containing data, the communication is forwarded to translator module by a communications and routing module. The translation module

reads each transaction set header to determine the type of transaction and generates a GUI corresponding to the identified transaction set. When the appropriate GUI has been generated, the translator module parses the data transmission into separate data elements and uses the data elements to populate the information fields in the GUI (Abstract and col. 10, lines 36-46).

Both Davidson and Hitchcock disclose and teach methods for processing electronic forms (i.e. loan applications). In addition, Hitchcock teaches a method for populating fields of a new application with information that was previously submitted by the applicant, thereby, minimizing the amount of information that the applicant would need to enter. Hitchcock teaches that pre-populating is performed by a forms engine operating on the server computer.

Daniels also teaches a method for processing electronic forms. In the method taught by Daniels, it is the client computer that receives data and uses the data to populate fields in a GUI running on the client computer.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teachings of the Davidson and Hitchcock combination, with the method of having the client pre-populating fields of a GUI as taught by Daniels, since the claimed invention is simply a substitution of one known method for another (i.e. client performs pre-populating instead of the server), and one of ordinary skill in that art would have recognized that the results of the substitution were predictable. See MPEP 2143 Rationale (B).

In addition, the known work in the field of processing electronic forms (e.g. pre-populating data fields) could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 Rationale (F).

As to claims 2-4, 6, 8-10 and 12, Davidson discloses the following limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2);
- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (col. 14, lines 18-32);
- storing the commercial loan application data in the storage device includes storing the data in a manner to be retrieved in response to customer identifying information (e.g. password; col. 8, lines 43-47).

As to claims 13 and 18, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

- receiving a user interface via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (Abstract; column 4, lines 18-22; col. 5, lines 2-12; and Fig. 1-2);
- receiving a user input, the user input comprising entry of the commercial loan application data (col. 5, lines 2-12); and
- communicating the commercial loan application data to a server to store in a storage device (col. 4, lines 18-22 and col. 8, lines 24-26).

Davidson does not disclose the following limitation:

- receiving at least a portion of the commercial loan application data (i.e. application data) at the computer system from the server.

However, Hitchcock teaches a method for processing electronic application forms, such as a loan, wherein after an applicant completes an application, the data is saved in a database and used for automatically populating fields in subsequent application forms. Hitchcock teaches that when the applicant subsequently applies to a different institution or to a different program within the same institution, a new application, customized for the different institution, is presented to the applicant. Information that was entered onto previously submitted applications is retrieved from the database and presented to the applicant as populated fields of the new application, so that the applicant is not required to enter information more than once (Abstract and col. 7, lines 18-29).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Hitchcock within Davidson for the motivation to provide an improved method for creating and processing customizable electronic forms, such as a loan application, and selective sharing of information between the customized forms (col. 2, lines 1-4).

Neither Davidson of Hitchcock discloses or teaches:

- pre-populating at least one data field of one of the plurality of user interface displays using the received commercial loan application data (i.e. simply interpreted as the data received by the client system), wherein said pre-populating is performed by the computer system; and
- displaying the pre-populated user interface display on a display coupled to the computer system..

However, Daniels teaches an electronic forms application that presents a graphical user interface (GUI) on the display of a computer. Daniels teaches that when a user client receives a communication containing data, the communication is forwarded to translator module by a communications and routing module. The translation module reads each transaction set header to determine the type of transaction and generates a GUI corresponding to the identified transaction set. When the appropriate GUI has been generated, the translator module parses the data transmission into separate data elements and uses the data elements to populate the information fields in the GUI (Abstract and col. 10, lines 36-46).

Daniels does not teach that the data is commercial loan application data; however, this is clearly disclosed by the combination of Davidson and Hitchcock.

Both Davidson and Hitchcock disclose and teach methods for processing electronic forms (i.e. loan applications). In addition, Hitchcock teaches a method for populating fields of a new application with information that was previously submitted by the applicant, thereby, minimizing the amount of information that the applicant would need to enter. Hitchcock teaches that pre-populating is performed by a forms engine operating on the server computer.

Daniels also teaches a method for processing electronic forms. In the method taught by Daniels, it is the client computer that receives data and uses the data to populate fields in a GUI running on the client computer.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teachings of the Davidson and Hitchcock combination, with the method of having the client pre-populating fields of a GUI as taught by Daniels, since the claimed invention is simply a substitution of one known method for another (i.e. client performs pre-populating instead of the server), and one of ordinary skill in that art would have recognized that the results of the substitution were predictable. See MPEP 2143 Rationale (B).

In addition, the known work in the field of processing electronic forms (e.g. pre-populating data fields) could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the

variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 Rationale (F).

As to claims 14-17 and 19-23, Davidson discloses the following limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2);
- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (col. 14, lines 18-32);
- the user interface displays configured to assign a commercial loan request are configured to assign an approval level corresponding to the commercial loan request and to assign each stage of an approval process to a specified reviewer (col. 5, lines 40-52 and col. 7, lines 31-38); and
- one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays accessible to the user via actuation of a tab associated with each display of the sequence of user interface displays (col. 5, lines 2-12).

6. Claims 5 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson, Hitchcock and Daniels as applied to claims 1 and 7 above, and further in view of Goodwin et al., Pat. No. 7,035,820 (hereinafter Goodwin).

As to claims 5 and 11, Davidson does not disclose the following limitation:

- the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system.

However, Goodwin teaches that systems and methods for providing information relating to financial products such as commercial loans could use web pages that are written in hypertext markup language (HTML) (col. 1, lines 17-20 and col. 5, lines 56-67). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the loan processing system of Davidson, the method of using web pages written in HTML as taught by Goodwin since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007).

Response to Arguments

7. Applicant's arguments with respect to claims 1-23 have been considered but are moot in view of the new ground(s) of rejection based on the teachings of Daniels.

Applicant argues (pgs. 8-11) are essentially directed towards a client computer pre-populating data fields of a display (i.e. pre-populating is not performed by a server).

Response: The Daniels' reference teaches a method in which data received by a client is parsed into separate data elements and used to populate information fields of a GUI.

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/
Supervisory Patent Examiner, Art Unit 3691

GREGORY JOHNSON
Examiner, Art Unit 3691